

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Melvin Ammon Swisher  
Debtor

Case No. 19-04276-RNO  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0314-4

User: AutoDocke  
Form ID: 318

Page 1 of 2  
Total Noticed: 40

Date Rcvd: Jan 23, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 25, 2020.

db +Melvin Ammon Swisher, 7192 Rose Valley Road, Trout Run, PA 17771-8976  
cr +Summitbridge National Investments VI LLC, c/o Mark Pfeiffer, Buchanan Ingersoll & Rooney PC,  
Two Liberty Place, 50 S. 16th Street, Suite 3200, Philadelphia, PA 19102-2555  
5254551 +ALTUS GTS INC, 2400 VETERANS MEMORIAL BLVD, SUITE 300, Kenner, LA 70062-8725  
5254554 +BLOOMSBURG VETERINARY HOSPITAL, INC, 6 AUDUBON COURT, Bloomsburg, PA 17815-7754  
5254555 +BUCHANAN INGERSOLL & ROONEY PC, TWO LIBERTY PLACE, 50 S. 16TH, SUITE 3200,  
Philadelphia, PA 19102-2555  
5254556 +CHARLES MCCARTHY FARM MACHINERY, 4698 STATE ROUTE 3004, Meshoppen, PA 18630-8341  
5254557 +CHEMGO SEEDS, PO BOX 218, 1550 STATE STREET, East Petersburg, PA 17520-1318  
5254559 CNH INDUSTRIAL CAPITAL, 120 NRUNAKER AVE, New Holland, PA 17557  
5254560 CONVERGENT OUTSOURCING, INC, PO BOX 9904, Renton, WA 98057-9004  
5254561 +CREDIT ACCEPTANCE, PO BOX 551888, Detroit, MI 48255-1888  
5254562 +FARMER BOY AG, 50 WEST STOEVEY AVENUE, Myerstown, PA 17067-1533  
5254563 +FRANTZ EQUIPMENT, 2403 GREEN VALLEY ROAD, Hughesville, PA 17737-8777  
5254564 +FSA/USDA, 4300 GOODFELLOW BLVD, FC-1332, Saint Louis, MO 63120-1706  
5254565 +HELLERS GAS, INC, PO BOX 444, Berwick, PA 18603-0444  
5254566 +HOOBER INC, 3452 OLD PHILADELPHIA PIKE, PO BOX 518, Intercourse, PA 17534-0518  
5254567 +JBZ DAIRY ADVANTAGE INC, 1044 MAIN STREET, PO BOX 128, Blue Ball, PA 17506-0128  
5254568 +L&K MILLS, 4064 MAPLE GROVE ROAD, Benton, PA 17814-7802  
5254569 +LARGE ANIMAL VETERINARY CARE, 599 STATE ROAD, Bloomsburg, PA 17815-7546  
5254570 +LYCOMING COUNTY FARM AGENCY, 542 COUNTY FARM LANE, SUITE 203,  
Montoursville, PA 17754-9209  
5254571 +LYCOMING COUNTY TAX CLAIM BUREAU, 48 W THIRD STREET, Williamsport, PA 17701-6536  
5254572 +LYCOMING COUNTY TAX COLLECTION, LYCOMING COUNTY COURTHOUSE, 48 WEST THIRD STREET,  
Williamsport, PA 17701-6536  
5254573 MELVIN E. SWISHER JR, 984A DARK HOLLOW ROAD, Hughesville, PA 17737  
5254575 +PPL ELECTRIC UTILITIES, 2 NORTH 9TH STREET, CPC-GENN1, Allentown, PA 18101-1139  
5254576 RECEIVABLES MANAGEMENT PARTNERS, 2250 E DEVON AVE, SUITE 245, Wauconda, IL 60084-5210  
5254577 RECEIVABLES MANAGEMENT PARTNERS, PO BOX 1280, Oaks, PA 19456-1280  
5254578 +RISSER GRAIN, 1196 HOLTWOOD ROAD, Holtwood, PA 17532-9703  
5254579 +RITTER FEEDS, INC, PO BOX 306, Paxtonville, PA 17861-0306  
5254580 +SANTANDER BANK, N.A., PO BOX 16255, Reading, PA 19612-6255  
5254581 +STONEHURST FARM DAIRY SALES, INC, 1541 LIME VALLEY ROAD, Strasburg, PA 17579-9626  
5254582 +SUMMITBRIDGE NATIONAL INVESTMENTS, C/O SUMMIT INVESTMENT MANAGEMENT LL,  
1700 LINCOLN STREET, SUITE 2150, Denver, CO 80203-4500  
5254583 +SUSQUEHANNA HEALTH, PO BOX 64058, Baltimore, MD 21264-4058  
5254584 TAX COLLECTION-LYCOMING COUNTY, PO BOX 640, Wellsboro, PA 16901-0640  
5254585 +THE HOUSE WASHERS, 327 CHRIST HILL ROAD, Millville, PA 17846-9400  
5254586 +TRI-COUNTY SPREADING, 5144 SNYDERTOWN ROAD, Paxinos, PA 17860-7533  
5254587 +UPMC SUSQUEHANNA, 1205 GRAMPIAN BLVD, Williamsport, PA 17701-1978

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

5254552 EDI: CINGMIDLAND.COM Jan 24 2020 00:13:00 AT&T MOBILITY, PO BOX 537104,  
Atlanta, GA 30353-7104  
5254553 E-mail/Text: bankruptcy@bbandt.com Jan 23 2020 19:09:37 BB&T, PO BOX 580050,  
Charlotte, NC 28258-0050  
5254558 +EDI: CITICORP.COM Jan 24 2020 00:13:00 CITI BANK, PO BOX 6500,  
Sioux Falls, SD 57117-6500  
5254574 EDI: AGFINANCE.COM Jan 24 2020 00:13:00 ONE MAIN FINANCIAL, PO BOX 64,  
Evansville, IN 47701-0064  
5254588 EDI: VERIZONCOMB.COM Jan 24 2020 00:13:00 VERIZON, PO BOX 28000,  
Lehigh Valley, PA 18002-8000

TOTAL: 5

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 25, 2020

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 23, 2020 at the address(es) listed below:

Daniel J. Rheam on behalf of Debtor 1 Melvin Ammon Swisher court@rheamlaw.com  
James Warmbrodt on behalf of Creditor United States of America, acting through the Farm  
Service Agency, U.S. Department of Agriculture bkgroup@kmlawgroup.com  
Lawrence G. Frank (Trustee) lawrencegfrank@gmail.com, PA39@ecfcbis.com  
Mark D Pfeiffer on behalf of Creditor Summitbridge National Investments VI LLC  
mark.pfeiffer@bipc.com, donna.curcio@bipc.com  
United States Trustee ustpreion03.ha.ecf@usdoj.gov

TOTAL: 5

**Information to identify the case:**

Debtor 1

Melvin Ammon Swisher

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-7145

EIN --\_-----

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN -----

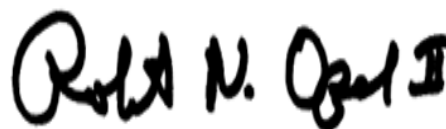
EIN --\_-----

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 4:19-bk-04276-RNO

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:Melvin Ammon Swisher  
aka Melvin A Swisher**By the  
court:**Honorable Robert N. Opel, II  
United States Bankruptcy Judge  
By: KarenDavis, Deputy Clerk1/23/20**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

### **Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**